




ISO 20022 – Address Requirements

The purpose of this document is to provide clarification on the Wire payment address requirements and its deadlines throughout 2025 and 2026.

Important Address Deadlines

	<p>In the future, all parties will require addresses to be provided with a wire payment. At a minimum, town and country, or address line 1 will be required.</p> <p>This requirement will apply to all wires, regardless of initiation channel.</p> <p>Until address is required, it is a best practice to start incorporating this information whenever possible.</p> <p>Note: If you are sending a wire on behalf of a consumer in SinglePoint®, address is required in the Originator Information (ORG) field as well.</p> <p>Beginning in November 2026, unstructured addresses will be eliminated from Domestic and International wires.</p>
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Address Examples

	Example
<p>Unstructured</p> <p>A freeform approach to capture an address, utilizing the characters available on lines 1-3.</p>	<pre><Ctr> <Nm>JOHN SMITH</Nm> <PstlAdr> <AdrLine> HOOGSTRAAT 6, PREMIUM</AdrLine> <AdrLine> TOWER, 18TH FLOOR</AdrLine> <AdrLine>1000 BRUSSELS, BELGIUM</AdrLine> </PstlAdr> </Ctr></pre>
<p>Structured</p> <p>An organized format to capture address by field, instead of freeform address lines.</p>	<pre><Ctr> <Nm>John Smith</Nm> <PstlAdr> <StrtNm>Hoogstraat</StrtNm> <BldgNb>6</BldgNb> <BldgNm>Premium Tower</BldgNm> <Flr>18</Flr> <PstCd>1000</PstCd> <TwnNm>Brussels</TwnNm> <Ctry>BE</Ctry> </PstlAdr> </Ctr></pre>
<p>Hybrid</p> <p>A mixture of the unstructured and structured fields by incorporating Address line 1 of unstructured and town and country fields from the structured field tags.</p>	<pre><Ctr> <Nm>John Smith</Nm> <PstlAdr> <PstCd>1000</PstCd> <TwnNm>Brussels</TwnNm> <Ctry>BE</Ctry> <AdrLine>Hoogstraat 6, 18th floor</AdrLine> </PstlAdr> </Ctr></pre>